

REMARKS

Claims 13, 14, 16, 34, 36 and 37 are all the claims pending in the application. These claims have been amended to more clearly point out the invention. Support for the amendments may be found by original claims. Claims 1-12, 15, 17-33 and 35 have been canceled.

Applicants believe the amendments bring the instant application in the condition of allowance and requires no new consideration. Therefore, entry of the Amendment and reconsideration are respectfully requested.

Claim rejections under 35 U.S.C. § 112, second paragraph

Claims 1-16 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In particular, it is pointed out that there are insufficient prior antecedent basis for the term "the sending speech" in original claim 1.

Claim 1 has been canceled. Claim 13 has been amended to incorporate the features of claims 1 and 15, and currently presented claim 13 recites the term "a sending speech."

Therefore, the accompanying amendments render the rejection moot and Applicant respectfully request the rejection be withdrawn.

Claim rejections under 35 U.S.C § 103(a)

Claims 1-5, 11, 12, 17-27 and 30 are rejected under 35 U.S.C. §103(a) as being unpatentable over Hanninen *et al.*, (U.S. 20040203842 AI) ("Hanninen") in view of Boling *et al.*, (U.S. 20060003809 AI) ("Boling").

Claims 6-10, 28 and 29 are rejected under 35 U.S.C. §103(a) as being unpatentable over Hanninen in view of Boling and further in view of Grimes (U.S. 5,479,482) (“Grimes”).

Claims 13-16 and 31-37 are rejected under 35 U.S.C. §103(a) as being unpatentable over Hanninen in view of Boling and further in view of Muranaga (U.S. 20020034960 A1) (“Muranaga”).

Claims 1-12, 15, 17-33, 35 and 38-43 have been cancelled. Claim 13 has been rewritten into an independent form by incorporating features of claim 1 and further incorporates the features of claim 15. Claim 34 has been rewritten into an independent form by incorporating features of claim 17 and further incorporates the features of claim 35. Claim 37 has been amended to reflect the cancellation of claim 35. Claim 36 has been amended to delete the term “etc.”

The presently claimed invention allows the prevention of any damage in the financial transaction of a relief requester by restricting the financial transaction if the financial transaction for the corresponding relief requester is attempted and by allowing a virtual transaction process as normal if the financial transaction for the relief requester is performed, in accordance with the relief requester’s request for an emergency authentication in an emergency.

Comparison with Muranaga

Muranaga is relied upon to teach a method for transmitting emergency information, including the current position of a mobile terminal, regardless of countries where the mobile terminals are located, by a simple operation of a user of the mobile terminal, such as a mobile

phone, etc., and is characterized by providing on-line banking means for requesting a financial institution to remit money in a foreign country where the user travels. However, Muranaga relates to a normal financial transaction upon a user's request, and does not suggest or teach any restriction to the financial transaction for the user, or a virtual financial transaction, as recited in the currently presented claims.

The currently claimed invention is directed to a system for performing a relief work to prevent any damage in the financial transaction of a relief requester by restricting the financial transaction if the financial transaction for the corresponding relief requester is attempted and by allowing a virtual transaction process as normal if the financial transaction for the relief requester is performed, in accordance with the relief requester's request for emergency authentication from a mobile terminal of the relief requester when an emergent situation happens.

In contrast, Muranaga discloses a technique for transmitting emergency information, including the current position of a mobile terminal, regardless of countries where the mobile terminals are located, by a simple operation of a user of the mobile terminal. Further, it discloses on-line banking means for requesting a financial institution to remit money to the user in a foreign country where the user travels. In other words, Muranaga is nothing more than suggesting a normal financial transaction, such as on-line remittance, upon a user's request.

Accordingly, it is clear that the currently claimed invention is different from the invention disclosed in Muranaga in terms of technical constitution, operation, and effect.

None of the references, alone or as combined, teach or suggest all of the limitations of the currently presented claims. Therefore, it is respectfully requested that the rejections under §103 be withdrawn.

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

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